

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: MCRAE, SHERRELL

§ Case No. 09-75495

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court  
211 South Court Street  
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 11/22/2010 in Courtroom 115, United States Courthouse, 211 South Court Street  
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 10/12/2010

By: /s/BERNARD J. NATALE

Trustee

BERNARD J. NATALE  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108  
(815) 964-4700  
natalelaw@bjnatalelaw.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: MCRAE, SHERRELL

§ Case No. 09-75495

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Debtor(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

*The Final Report shows receipts of* \$ 5,048.92  
*and approved disbursements of* \$ 0.00  
*leaving a balance on hand of* <sup>1</sup> \$ 5,048.92

**Balance on hand:** \$ 5,048.92

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,048.92

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Trustee, Fees - BERNARD J. NATALE	1,254.89	0.00	1,254.89
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	967.25	0.00	967.25
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	26.69	0.00	26.69

Total to be paid for chapter 7 administration expenses: \$ 2,248.83  
Remaining balance: \$ 2,800.09

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 2,800.09

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 68,680.82 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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1	Discover Bank	4,581.57	0.00	186.79
2	Chase Bank USA, N.A.	29,374.72	0.00	1,197.59
3	Chase Bank USA, N.A.	1,460.81	0.00	59.56
4	American Express Centurion Bank	7,950.15	0.00	324.12
5	American Express Bank, FSB	3,376.82	0.00	137.67
6	American Express Bank, FSB	2,303.08	0.00	93.90
7	AA Credit Union	11,709.96	0.00	477.41
8	Fia Card Services, NA/Bank of America	7,923.71	0.00	323.05

Total to be paid for timely general unsecured claims: \$ 2,800.09  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/BERNARD J. NATALE  
Bernard J Natale, Trustee

BERNARD J. NATALE  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108  
(815) 964-4700  
natalelaw@bjnatalelaw.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service

# Page 6 of 7

# CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 09-75495

User: cbachman  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Oct 29, 2010

The following entities were noticed by first class mail on Oct 31, 2010.

db +Sherrell McRae, 10713 Capitol Lane, Huntley, IL 60142-4002  
aty +Bernard J Natale, Law Office of Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,  
Rockford, IL 61108-2582  
aty +Roxanna Hipple, Kumor & Hipple PC, 303 West Main Street, West Dundee, IL 60118-2020  
aty +Scott E Hillison, 6833 Stalter Drive Ste 201, Rockford, IL 61108-2582  
tr +Bernard J Natale, Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,  
Rockford, IL 61108-2582  
14840478 AA Credit Union, P.O.Box 619001, MD 2100, DFW Airport, TX 75261-9001  
14840479 AEGIS, P.O. Box 404, Fort Mill, SC 29716-0404  
14840480 +Aegis Receivables Management, Inc., P.O. Box 165809, Irving, TX 75016-5809  
14840485 American Express, P.O. Box 297812, Fort Lauderdale, FL 33329-7812  
14840484 American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879  
14840481 American Express, P.O. Box 981535, El Paso, TX 79998-1535  
14840482 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
14840483 American Express, Box 0001, Los Angeles, CA 90096-8000  
15798126 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701  
15798125 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701  
14840486 American Fcu, 4200 Amon Carter Blvd, Dallas, TX 75261  
14840487 +Bally Total Fitness, 12440 E Imperial Hwy #30, Norwalk, CA 90650-3177  
14840488 +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
14840489 Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026  
14840490 Bank of America, PO Box 15019, Wilmington, DE 19886-5019  
14840491 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
14840492 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
15705739 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14840493 +Clear Complexions Rx LTD, 415 W. Golf Rd, Suite 16, Arlington Heights, IL 60005-3923  
14840494 Clear Complexions Rx, LTD., 36697 Treasury Center, Chicago, IL 60694-6600  
14840496 Comcast, P.O. Box 3002, Southeastern, PA 19398-3002  
14840495 Comcast, 2508 W Route 120, McHenry, IL 60051-4712  
14840502 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,  
Houston, TX 77081-1108  
14840504 +GC Services Limited Partnership, P.O. Box 46960, Saint Louis, MO 63146-6960  
14840503 +GC Services Limited Partnership, P.O. Box 39050, Phoenix, AZ 85069-9050  
14840505 HSBC Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521  
14840506 HSBC Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298  
14840507 +Hsbc/Best Buy, 1405 Foulk Road, Wilmington, DE 19803-2769  
14840508 J.P. Morgan Retirement Plan Serv, P.O. Box 219300, Kansas City, MO 64121-9300  
14840509 +Lifetime Fitness, 451 Rolls Drive, Algonquin, IL 60102-6406  
14840510 +McHenry County Treasurer, Government Center, 2200 North Seminary Avenue,  
Woodstock, IL 60098-2637  
14840511 +Ray Parker, 743 Marion Rd, Cincinnati, OH 45215-1518  
14840512 Wells Fargo, P.O. Box 10388, Des Moines, IA 50306-0388  
14840514 Wells Fargo Home Mortgage, P.O.Box 9039, Temecula, CA 92589-9039  
14840513 +Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701-4747

The following entities were noticed by electronic transmission on Oct 30, 2010.

14840498 +E-mail/Text: Jboyd@creditorscollection.com  
Creditors Collection Bureau, Inc., 755 Almar Pkwy, Bourbonnais, IL 60914-2392  
14840497 E-mail/Text: Jboyd@creditorscollection.com  
Creditors Collection Bureau, Inc., P.O. Box 63, Kankakee, IL 60901-0063  
14840500 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2010 02:53:31 Discover Card,  
P.O. Box 30943, Salt Lake City, UT 84130  
15656478 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2010 02:53:31 Discover Bank,  
Dfs Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
14840499 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2010 02:53:31 Discover Card,  
P.O. Box 6103, Carol Stream, IL 60197-6103  
14840501 +E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2010 02:53:31 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316  
16009250 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 30 2010 02:53:24  
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,  
Oklahoma City, OK 73124-8809

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

15804158\* American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-3  
Case: 09-75495

User: cbachman  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Oct 29, 2010

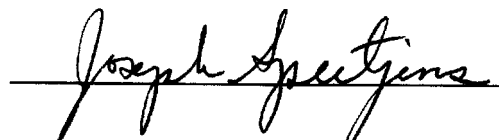
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.